

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

DAVID HENRY DUNCAN
TERESA JO DUNCAN
Debtor(s)

Case No. 07-09160

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/19/2007.
- 2) The plan was confirmed on 09/28/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/26/2012.
- 5) The case was completed on 08/21/2012.
- 6) Number of months from filing to last payment: 63.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: \$0.00.
- 9) Total value of assets exempted: \$234,400.00.
- 10) Amount of unsecured claims discharged without payment: \$185,838.68.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$360,135.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$360,135.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$500.00
Court Costs \$0.00
Trustee Expenses & Compensation \$18,144.04
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$18,644.04

Attorney fees paid and disclosed by debtor: \$3,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK OF AMERICA	Unsecured	1,000.00	1,051.92	1,051.92	167.17	0.00
BECKET & LEE LLP	Unsecured	38,493.00	38,492.62	38,492.62	6,117.25	0.00
BECKET & LEE LLP	Unsecured	16,886.00	16,885.85	16,885.85	2,683.50	0.00
BECKET & LEE LLP	Unsecured	23,000.00	24,096.77	24,096.77	3,829.46	0.00
CAPITAL ONE BANK	Unsecured	2,800.00	3,044.86	3,044.86	483.89	0.00
CENTRAL MORTGAGE CO	Secured	7,210.10	7,210.10	7,210.10	7,210.10	0.00
CENTRAL MORTGAGE CO	Secured	NA	116,484.18	116,484.18	116,484.18	0.00
DISCOVER BANK	Unsecured	10,000.00	10,576.60	10,576.60	1,680.83	0.00
DISCOVER BANK	Unsecured	10,300.00	10,890.65	10,890.65	1,730.74	0.00
EAST BAY FUNDING	Unsecured	4,400.00	4,280.49	4,280.49	680.26	0.00
EAST BAY FUNDING	Unsecured	5,100.00	5,373.48	5,373.48	853.95	0.00
EAST BAY FUNDING	Unsecured	3,800.00	3,947.14	3,947.14	627.28	0.00
EAST BAY FUNDING	Unsecured	3,100.00	3,250.61	3,250.61	516.59	0.00
EAST BAY FUNDING	Unsecured	13,800.00	14,581.97	14,581.97	2,317.37	0.00
EAST BAY FUNDING	Unsecured	1,300.00	1,377.76	1,377.76	218.95	0.00
EAST BAY FUNDING	Unsecured	2,300.00	2,353.62	2,353.62	374.04	0.00
EAST BAY FUNDING	Unsecured	1,600.00	1,803.98	1,803.98	286.69	0.00
EAST BAY FUNDING	Unsecured	200.00	227.28	227.28	36.12	0.00
EAST BAY FUNDING	Unsecured	3,100.00	3,231.72	3,231.72	513.58	0.00
EAST BAY FUNDING	Unsecured	1,700.00	1,634.01	1,634.01	259.68	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	NA	8,362.06	8,362.06	1,328.90	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	9,700.00	9,672.27	9,672.27	1,537.12	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	8,600.00	8,425.06	8,425.06	1,338.91	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	6,800.00	7,422.80	7,422.80	1,179.63	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	350.00	328.54	328.54	52.21	0.00
FIRST MIDWEST BANK	Secured	62,085.00	59,384.35	59,384.35	59,384.35	14,295.61
FIRST MIDWEST BANK	Secured	NA	NA	NA	0.00	0.00
FIRST NATIONAL BANK OF OMAHA	Unsecured	550.00	NA	NA	0.00	0.00
GE CAPITAL RETAIL BANK	Unsecured	100.00	125.34	125.34	19.92	0.00
HSBC	Secured	1,950.00	1,947.00	1,947.00	1,947.00	0.00
HSBC	Secured	NA	42,250.00	42,250.00	42,250.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
INTERNAL REVENUE SERVICE	Priority	65,794.00	66,294.85	66,294.85	66,294.85	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	1,277.89	1,277.89	203.08	0.00
JP MORGAN CHASE BANK NA	Unsecured	5,100.00	5,127.54	5,127.54	814.87	0.00
NATIONAL CAPITAL MGMT LLC	Unsecured	2,200.00	2,228.99	2,228.99	354.23	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	10,400.00	10,667.86	10,667.86	1,695.34	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	600.00	500.52	500.52	79.54	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	350.00	383.88	383.88	61.01	0.00
PROVIDIAN NATIONAL BANK	Unsecured	600.00	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	8,926.00	8,964.80	8,964.80	1,424.69	0.00
WASHINGTON MUTUAL CARD SRVS	Unsecured	6,730.00	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL INC	Unsecured	1,300.00	994.67	994.67	158.07	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$218,118.53	\$218,118.53	\$14,295.61
Mortgage Arrearage	\$9,157.10	\$9,157.10	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$227,275.63	\$227,275.63	\$14,295.61
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$66,294.85	\$66,294.85	\$0.00
TOTAL PRIORITY:	\$66,294.85	\$66,294.85	\$0.00
GENERAL UNSECURED PAYMENTS:	\$211,583.55	\$33,624.87	\$0.00

Disbursements:

Expenses of Administration	<u>\$18,644.04</u>	
Disbursements to Creditors	<u>\$341,490.96</u>	
TOTAL DISBURSEMENTS :		<u>\$360,135.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/28/2012

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.